

PLAN COMPARISON WORKSHEET

Your plan comparison charts give you a lot of great information about your plan options — but how does it all add up? What will you really spend for care and coverage? There are different ways to approach the math. Let's take a look.

TOTAL ANNUAL PREMIUM COST

First, let's look at what you'll spend in premiums for the whole year. Remember, premiums have a set price and are taken from each paycheck. You'll pay them whether you get care or not. To figure out what you'll pay, on your premium sheet, look up the premium for each plan based on who you will be covering. Will you elect single coverage, family coverage, etc.? Plug those numbers into the equations below, then multiply by your annual number of pay periods. The total will be what you'll pay in premiums next year.

HMO HDHP

Premium	\$
× Number of paychecks	
Annual premium cost	\$

HMO ESSENTIAL

Premium	\$
× Number of paychecks	
Annual premium cost	\$

PPO CHOICE

Premium	\$
× Number of paychecks	
Annual premium cost	\$

PPO PREMIER

Premium	\$
× Number of paychecks	
Annual premium cost	\$

COMMON CARE

Next, let's look at what you could pay for common kinds of in-network office visits, including primary care, specialist visits, mental health visits, allergy services and chiropractic care. To help you estimate the number of appointments you and your family will use, download past spending reports from myWellmark. Just log in to myWellmark.com and select *Claims*. Then, under *Spend Report*, select *Download*. (Remember: This equation does not take into account additional, often-unexpected costs like emergency room visits or hospitalizations.)

Estimated # of office visits	\$
× \$125*	\$
Annual out-of-pocket cost for office visits	\$

Estimated # of office visits	\$
× \$35 copay	\$
Annual out-of-pocket cost for office visits	\$

Estimated # of office visits	\$
× \$25 copay	\$
Annual out-of-pocket cost for office visits	\$

Estimated # of office visits	\$
× \$20 copay	\$
Annual out-of-pocket cost for office visits	\$

To get an even more accurate estimate of your out-of-pocket costs, consider how many prescriptions you and your family use each year. You can use your plan comparison charts, your myWellmark spending report and the CVS mobile app (available at Caremark.com/mobile) to estimate your annual pharmacy costs.

*Average cost for an office visit before the deductible is met.

EXTREME SCENARIO: THE MOST YOU COULD PAY

Finally, let's consider an extreme scenario: For each plan, what's the most you could spend on treatment and coverage in a plan year? This is good to consider if you have a complex chronic condition that requires a lot of care, or in case you experience a catastrophic illness or injury. To do the math, add the annual premium cost you calculated above to the appropriate medical and pharmacy out-of-pocket maximums (OPMs) for each plan. You'll find both single and family OPMs listed on pages 2 and 6.

Annual premium cost	\$
Medical OPM	\$
Pharmacy OPM	\$
The most you could pay for care and coverage	\$

Annual premium cost	\$
Medical OPM	\$
Pharmacy OPM	\$
The most you could pay for care and coverage	\$

Annual premium cost	\$
Medical OPM	\$
Pharmacy OPM	\$
The most you could pay for care and coverage	\$

Annual premium cost	\$
Medical OPM	\$
Pharmacy OPM	\$
The most you could pay for care and coverage	\$